



Have you done your

Yearly Medicare Enrollment Review?



**An Official Government
Publication from the
Centers for Medicare &
Medicaid Services**

Get the most out of your Medicare.

Each year, Medicare plans can make changes to their coverage, benefits, and costs. Every fall, all people with Medicare should review their current health and prescription drug coverage.

Follow These 3 Important Steps:

Step 1 Prepare—Take the time to gather all of the information you'll need to make a decision about your health and prescription drug coverage.

- A list of medications you take
- A list of the providers you want to use, like your doctor or pharmacy
- Any notice from your plan (called the Annual Notice of Change), Social Security, or Medicare about changes to your costs and coverage for next year
- Information about other plans in your area for next year

Step 2 Compare—Visit www.medicare.gov on the web to compare all of your options and to search for plans in your area. As you review and compare plans, think about whether you are satisfied with the 3 C's—Cost, Coverage, and Customer Service.

- ✓ **COST**—Will your premium and other costs change next year? Are there plans that will cost you less?
- ✓ **COVERAGE**—Are your providers, like your doctor, hospital, or pharmacy part of your plan for next year? Will the prescription drugs you take be covered by your plan?
- ✓ **CUSTOMER SERVICE**—Are you satisfied with the service and quality you get from your plan, such as your Medicare Advantage Plan or Medicare Prescription Drug Plan?

Step 3 Decide—Decide which plan is right for you for next year. If you want to switch plans, call the plan you want to join. Medicare can also help you enroll—online, in person, at an event in your community, or on the telephone.

Do You Need Extra Help Paying for Medicare Prescription Drug Coverage?

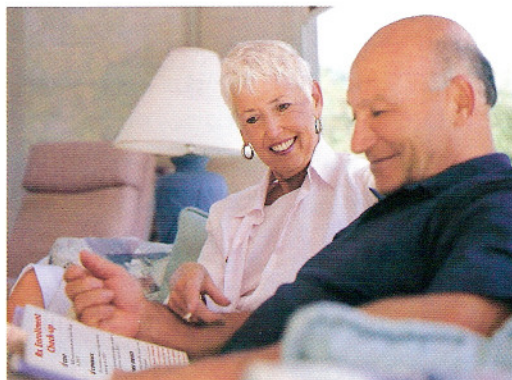
If you have limited income and resources, you may qualify for “extra help” (the low-income subsidy) to pay your prescription drug costs. Call Social Security at 1-800-772-1213. Ask for form SSA-1020 to find out if you qualify for extra help paying for your prescription drug costs. TTY users should call 1-800-325-0778.



Do You Already Get “Extra Help” Paying for Your Medicare Prescription Drug Coverage?

If so, here are some important things to keep in mind for next year.

- All people with Medicare — even people who get “extra help” — should review and compare plans each year in the fall.
- Check your mail for letters from Medicare, Social Security, and your plan for any changes to your extra help or your plan.
- If you receive a letter from Medicare that you no longer automatically qualify for extra help, you should reapply by calling Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.
- Keep the letters you get from Medicare or Social Security, especially the ones saying you’ve been approved for extra help. You can use them if your plan doesn’t have a record of your extra help.
- As November 15th approaches, review your plan and make sure it’s still the right plan for you. Keep in mind the letters and other information you may have received, and the cost, coverage, and customer service of your plan.



*My Health.
My Medicare.*

ANNUAL ENROLLMENT CALENDAR

IMPORTANT MEDICARE DATES

October—Prepare and Compare

Prepare: Watch your mail for the “Medicare & You” handbook and for information about plans in your area. Gather all of the information you’ll need to make a decision. If you are currently enrolled in a plan, the plan will send you important information about your coverage, benefits, and costs next year. Be sure to review this material.

Compare: Complete your Medicare Enrollment Review. In mid-October, review and compare plans based on cost, coverage, and customer service by visiting www.medicare.gov on the web. Or, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

November 15—Enrollment Begins

Decide: November 15 is the first day you can change your Medicare health or prescription drug coverage for next year. This is the one chance this year most people with Medicare have to make a change in their health and prescription drug plans.

Enroll as early as possible — the earlier the better — to avoid any issues at the pharmacy counter in January.

December 31—Enrollment Ends

In most cases, December 31 is the last day you can change your Medicare coverage for next year.

January 1—Coverage Begins

Your new coverage begins if you switched to a new plan. If you stay with the same plan, January 1 is the date that any changes to coverage, benefits, or costs for the new year will begin.

www.medicare.gov
1-800-MEDICARE (1-800-633-4227)
TTY 1-877-486-2048

